

CHECK TRANSACTION PROCESSING METHOD AND SYSTEM

ABSTRACT OF THE INVENTION

A check verification system and method that (a) uses a customer's check ID as a unique identification code, (b) stores customer information in a local customer database for that store. Each customer is assigned one of three check verification statuses: POSITIVE, NEGATIVE, and CAUTION. The CAUTION status is assigned to first time customers, and the customer is automatically converted to a POSITIVE status if the customer's initial check(s) clears -- those customers who achieve a POSITIVE status, but stop frequenting the store can be reset to the CAUTION status. In addition, a CALL MANAGER conditional check verification response may be returned for those customers with a POSITIVE status but who attempt a check transaction that meets certain predetermined transactional criteria (such as check frequency or dollar amount). A multiple-store architecture can be used in which each store has a local customer database, and in which global customer information is communicated between the stores as preselected intervals.